# Newsletter Short Copy | SmartDollar

*\*Be sure to hyperlink each call-to-action with your enrollment link.*

### January

1. **Start Smart in [Insert Year] With SmartDollar**

Start the year off right! SmartDollar is an online personal finance program designed to help you learn how to be smart with money, and it is available now! What are you waiting for?

Sign up today!

1. **Kick the New Year Off With Smart Money Choices**

Take your finances to the next level this year with SmartDollar! With a step-by-step clear plan that teaches you how to handle your money, you’ll get the tools and motivation you need to take control of your money once and for all.

 Get started today!

1. **Start [year] Off Right With SmartDollar!**

Tired of beginning each year with the worn-out resolution to simply “be better” with your money? Make this year different. Get ready to crush your money goals! This is your year to take control of your money once and for all!

Whether you are just getting started or already a self-proclaimed #BudgetBoss, your FREE SmartDollar account has something to help you take the *next* step with money.

Check it out today!

1. **Setting Goals in [insert year]. You’ve Got This.**

There’s a funny thing when it comes to New Year’s resolutions: They have a reputation of being something that very few follow through with! This year, don’t just set resolutions for your money—set goals.

SmartDollar is here to help you set smart money goals. You’ll get all the tools you need to get started, and the motivation to follow through. Best of all? It’s free!

Sign up today!

###  February

1. **Make Your Money Work for You!**

Did you know many Americans spend a significant amount of their take-home pay for debt payments? SmartDollar will help you take control of your money, get out of debt, save, and invest with a proven step-by-step plan.

Check it out today!

1. **Tax Season Is Upon Us**

Love it or hate it, tax season is here again. This time around, don’t be overwhelmed. Learn how to take charge of your money with SmartDollar and the 7 Baby Steps, and set yourself up for success for the rest of the year.

Learn more!

1. **Be Mine? Fall in Love With Your Budget!**

When you think of your personal budget, what comes to mind? Confidence? Insecurity? Confusion? Whatever the feeling, we’re here to help. We want every month’s budget to be something you love!

That’s why we offer SmartDollar for the entire team at *no cost to you*. This online financial wellness program comes packed with content and features designed to help you take control of your money!

Get started today!

1. **Where Oh Where Did My Paycheck Go?**

Reflecting on your W-2? Wondering where your money went? SmartDollar, your company-provided financial wellness benefit, can help you get on track, on a plan, and in control of your money.

Get started today!

### March

1. **Make Budgeting Fun!**

Start telling your money where to go instead of wondering where it went! With SmartDollar, you have access to EveryDollar—the budgeting tool used by millions to plan and track their expenses.

Sign up today!

1. **Get on Track Toward a Brighter Financial Future**

Springtime is the season of new beginnings . . . The flowers and trees are all blooming with new life. Is your money in full bloom? Or do you feel out of control?

You deserve better than the “normal” paycheck-to-paycheck life. You CAN take control of your money once and for all and be prepared for whatever life throws your way. SmartDollar will give you the tools and motivation to help you every step of the way!

 Get started today!

1. **SmartDollar: Finally, a Money Plan That Makes Sense**

Common sense with money has become a lost art these days. SmartDollar’s proven step-by-step plan covers all your bases, from “I’ve got no money” to “I’m debt-free and saving for retirement.”

Check it out today!

1. **Marching Toward Your Money Goals**

No matter where you are financially, you no doubt have money goals you want to reach. Perhaps you have a goal of paying off debt, making a plan for retirement, or building up an emergency fund.

Whatever that goal is, we want to help you reach it! That’s where SmartDollar comes in. SmartDollar is available 24/7 online and has the tools, content and motivation you need to reach your money goals. Best of all? We’re providing it at *no cost* for the entire team.

Get started today!

### April

1. **Tax Season Is Here**

Are you looking back wondering where last year’s paychecks went? Get back and stay on track with SmartDollar, a comprehensive financial wellness benefit.

Check it out today!

1. **April’s showers bring . . . tax refunds!**

Depending on your situation, you may be expecting a tax refund check sometime soon. Word on the street is that these checks have been known to inspire many a spontaneous beach trip or shopping spree.

But with a bit of planning, did you know your tax refund has the power to do so much more? With SmartDollar, learn how you could use those extra dollars to fund a better life for yourself both today *and* tomorrow.

Sign in to SmartDollar!

1. **Budgeting Is Bad (April Fools!)**

In fact, a budget gives you the power to stop that money from slipping out of your hands—and that’s no joke! SmartDollar will teach you how to save money, pay off all your debt, and plan for things like saving for college and paying off your home early! Take control of your money with the proven plan found in SmartDollar.

 Tell your money where to go!

1. **Don’t Let Those April Showers Rain on Your Money Parade**

Summer is right around the corner, and SmartDollar can help you be prepared! With a step-by-step plan followed by millions of people, SmartDollar will give you budgeting tools and motivation to help you along the way.

Sign up today!

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### May

1. **Make SmartDollar Part of Your Summer Plans**

You’ve been making plans for your summer vacation. Make sure to start saving for those plans today! You’ll be able to sit back and relax knowing that the bills won’t be waiting for you when you return.

Check out SmartDollar today!

1. **School’s Out for Summer! But . . .**

Just because school is out doesn’t mean your budget should take a vacation. Stay in control of your money with SmartDollar, the financial wellness benefit available to everyone on our team at no cost. SmartDollar can even help you make a plan for those fun summer vacations with the included access to EveryDollar, the best budgeting program around.

Sign up today!

1. **What Are Your Retirement Dreams?**

Have you ever taken a moment to think about what you want retirement to look like? If you haven’t, there’s no time like the present!

SmartDollar, the free financial wellness benefit available to you, has a tool called the R:IQ to help you start thinking about those dreams and what you need to do to head in the right direction.

Start dreaming today!

1. **Want to Win With Money? Start With a Plan.**

Zig Ziglar used to say, “If you aim at nothing, you’ll hit it every time.” That applies to so many aspects of life, including your money! That’s why we provide SmartDollar to the entire team at no cost.

SmartDollar will teach you all about the Seven Baby Steps, a step-by-step plan that has helped millions reach their money goals. It doesn’t stop there. SmartDollar will also give you the tools and motivation you need to keep going!

Create your account today!

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### June

1. **Jump-Start Your Savings With SmartDollar!**

Are you reaching your money goals? SmartDollar can help! SmartDollar is an online personal-finance program designed to help you succeed with money.

Log in to your account or sign up today!

1. **Don’t Let Your Money Take a Vacation**

Relaxing vacations are amazing—if you’ve planned for them. Plan out your budget to accommodate your vacation spending with SmartDollar and fly off with peace of mind!

Log in to your account or sign up today!

1. **The Dreaded B-Word: BUDGET**

Budgeting doesn’t have to be scary. As a matter of fact, learn how a budget can be simple with SmartDollar—and add a whole lot of peace to your life. SmartDollar can help you learn how a budget should work and why you need to do it. It’s time to learn how to tell your money where to go instead of wondering where it went.

Sign up today!

1. **Investing: Keep It Simple**

Making money is one thing. Growing it is another. As part of the benefits we offer to the team, you have access to SmartDollar, which can help educate you on different investment options.

Just getting started? SmartDollar can help with everything from setting up your first budget to paying off a mortgage—there’s something in there for you!

Create your FREE account!

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### July

1. **Get Financially Fit With SmartDollar**

When was the last time you thought about your financial well-being? Log in to SmartDollar for tools and education designed to help you take control of your money and be financially fit.

Check it out today!

1. **Start Your Journey Toward Debt Freedom!**

Debt hurts. But the good news is there’s a way out! With your free SmartDollar account, learn about the history of debt and the truth about your credit score.

Take what you learn and put it to action with the Debt Snowball Tool and EveryDollar (the budgeting tool included with your SmartDollar account) to help you on your way!

Sign up today!

1. **You CAN Retire as a Millionaire!**

Stop. Read that headline again. Don’t believe it? It’s true. With a solid plan and good money habits, you *can* reach that goal!

We believe in you, and that’s why we want to remind you to create a FREE SmartDollar account. SmartDollar has the plan and motivating content that has helped millions of people work toward reaching their money goals.

Get started today!

1. **Are You Planning for All the Right Things?**

Life happens. Nothing will tear into your nest egg faster than an emergency you weren’t prepared for. Check out the “Insurance Basics” video in SmartDollar and make sure you have the right policies to keep you covered.

What is SmartDollar? SmartDollar is your company-provided financial wellness benefit! It’s packed full of motivating content and tools designed to walk with you on a proven step-by-step plan for your money.

Sign up today!

### August

1. **Get Back on Track With SmartDollar**

It is almost time for the back-to-school rush! Are school supplies part of your budget? Remember, it is never too late to start tweaking your budget!

SmartDollar can help!

1. **Dog Days of Summer Got You Down?**

Summertime is the perfect time to review your money goals! SmartDollar can help you take control of your money with 24/7 online access provided at no cost to you. And the content and tools will help keep you motivated on your journey—no matter where you are!

Get started today!

1. **Stay Out of the Money Heat with SmartDollar**

It’s hot. But the heat might not be the only thing that’s making you sweat. How’s your money situation? Whether you feel like you’re drowning in debt, or you’ve got a solid retirement plan and you’re ready to give, SmartDollar’s 7 Baby Steps will keep you cool and confident about your next steps for your money.

Find out more!

1. **Get Your Summer Wellness Score!**

*Where do I stand with my money? How healthy is my current financial situation?* If these are questions that you’ve asked yourself before, then take SmartDollar’s Wellness Survey to find out!

You’ll answer a quick set of questions that will provide you with your Wellness Score (a number from 0 to 100). Then, dive into SmartDollar’s video content to make sure you’re on track with the Baby Steps. Follow along with some of the best names in money and apply your knowledge with budgeting and tracking tools.

Get started today!

### September

1. **Tackle Your Debt With SmartDollar**

SmartDollar has many tools to help you win with money. If you have any debt, don’t fear! Be sure to use the Debt Snowball Tool and update any progress you have made. You’ll see the momentum build in no time!

Check it out today!

1. **Plan Ahead with SmartDollar**

Summer’s over, and you just returned from an amazing dream vacation. You can’t wait to have more time to travel. And suddenly you realize, *I should start thinking about retirement!* Sign in to SmartDollar and use our R:IQ tool to find out how much you’ll need to put away monthly for retirement!

Sign up today!

1. **Don’t Fall Back Into Debt!**

That new truck, dress or electronic gadget isn’t worth the hassle of falling back into debt. Get started on a budget—it gives you permission to spend with peace of mind! SmartDollar will help you pay off debt, save up for emergencies, and get ahead and in control of your money!

Get started today!

1. **It’s Time to Run Your Life . . . Instead of Letting Life Run You**

If you’re not careful, the ugly side of life can sneak up on you. Bills, car repairs, medical emergencies . . . All of these things can quickly bury you if you’re not prepared for them. SmartDollar will give you a step-by-step plan to help you be prepared for these things and show you how to stay on top of your money goals!

 Learn about the power of budgeting, building your emergency fund, investing and insurance basics and more! You’re just a click away from peace of mind.

Check it out now!

### October

1. **Fall Is Here—Turn Over a New Leaf With SmartDollar**

SmartDollar is available to help you conquer your money goals once and for all. It’s easy, confidential, and best of all, FUN!

Log in to SmartDollar or sign up today!

1. **Don’t Scare Your Money Away This Halloween**

Do you ever feel like your money is constantly running away from you? You need it for something, but it’s just not there. SmartDollar will help you coax your money back into your wallet.

With a proven step-by-step plan and tools to work the plan, SmartDollar provides you with the clearest path to crushing your money goals.

Sign in and get started!

1. **Do You Have a Lot of Money Questions—And No Answers?**

Every ask yourself: *Should I use a student loan to buy a laptop? Is it a good idea to consolidate debt into a mortgage? Is a hybrid vehicle worth it financially? How do I teach my kids about money? Are there tax benefits for working less hours?*

SmartDollar has the answer to all of those questions and more. Learn how to put your money on a plan and work toward your dreams and goals.

Get started today!

1. **Stairway to Seven . . . Build Wealth and Give**

When you’re not worried about money, generosity is fun! One of the greatest joys of being in control of your money is actually being able to give generously to those in need.

Don’t think you fit that category? Don’t worry: With SmartDollar’s 7 Baby Steps, you’ll learn the commonsense approach to handling money. You’ll pay off all your debt, build an emergency fund, prepare for retirement, and ultimately be able to build wealth and give! You won’t get there overnight, but you can start today by signing up for SmartDollar!

Check it out today.

### November

1. **Don’t Let the Holidays Gobble Up Your Budget!**

Make a plan to get through the holidays debt-free this year! Be sure to log in to SmartDollar for all the tools and information you need to pursue your money goals.

Check it out today!

1. **Is Your Wallet Ready for the Holidays?**

It’s that festive time of year again. Make sure you know where you stand with your money situation so that you can truly enjoy the season with peace of mind. SmartDollar gives you the plan to follow!

Check it out today!

1. **It’s Getting Cold—Time to Work the Debt Snowball**

The Debt Snowball is truly wonderful, and no, we’re not talking about some weird snowball-making technique. It’s an encouraging and exciting way to pay off your debt and crush it once and for all! But don’t just take our word for it—try it out for yourself!

SmartDollar will give you the tools and motivation you need to take charge of your money. Say goodbye to the status quo—make your money work for you with SmartDollar.

Sign up today!

1. **Budgeting Just Got Easy!**

And just in time for the holidays too. Let me tell you, there’s nothing like a solid budget to make you feel on top of the world. You can accomplish all of your holiday shopping with joy and peace of mind, just like it’s supposed to be!

With SmartDollar, you’ll receive a personalized plan that helps you work the 7 Baby Steps. Along with motivating content and a host of different tools, you’ll gain access to the simple and highly effective EveryDollar budgeting app, all for free.

Try it out today!

### December

1. **Making a Budget, Checking It Twice**

This holiday season, take your budget on the go and stay on top of holiday expenses. With your personal SmartDollar account, you have access to EveryDollar, the online budgeting tool!

Log in to SmartDollar or sign up today!

1. **Don’t Get Stuck on the Naughty Money List**

The holidays are always perilous times for your bank account. It’s so easy to get carried away! This year, stay on top of your gift list with the EveryDollar budgeting tool in your personal SmartDollar account.

Get your budget ready for the holidays today!

1. **Give Yourself a Gift This Holiday Season**

Many times in December, we end up running around like wild—checking things off our gift lists, to-do lists, and vacation preparation lists.

Okay, stop. Breathe. Give yourself a little peace of mind by heading over to SmartDollar. Learn the no-nonsense, commonsense way to kiss debt goodbye and actually make some headway in your savings while keeping up with life. You’ll thank us next month!

Try it out today!

1. **End the Year Right by Getting Your Wellness Score**

It’s almost the end of [insert year]. That went by fast! If it felt like a whirlwind to you, take a few minutes and fill out the Wellness Score Survey in SmartDollar. Once you have your number, get in the program and check out some of the content. There’s something for everyone!

SmartDollar’s 7 Baby Steps can help put you on a solid money plan, no matter what your money situation is. Whether you’re just now saving your first $1,000 or you’re actively adding to a child’s college fund, SmartDollar can help you make your money work for you.

Sign up today!